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B1 (Official Form 1)(1/08)			oarriorii		90 ± 0.					
		es Bank n District						Vol	untary	Petition
Name of Debtor (if individual, enter Last, <b>Drain, Amie</b>	First, Middl	le):		Name	of Joint De	ebtor (Spouse	e) (Last, First	, Middle):		
All Other Names used by the Debtor in the (include married, maiden, and trade names		S		All Of (include)	her Names de married,	used by the a	Joint Debtor trade names	in the last 8	years	
Last four digits of Soc. Sec. or Individual- (if more than one, state all)	Гахрауег I.I	D. (ITIN) No./	Complete E	IN Last for	our digits o		r Individual-'	Гахрауег I.I	D. (ITIN) No	o./Complete EIN
Street Address of Debtor (No. and Street, C 701 Burnham Drive, Apt 2 University Park, IL	City, and Sta	nte):			Address of	Joint Debtor	(No. and St	reet, City, ar	nd State):	
		Г	ZIP Code <b>60466</b>							ZIP Code
County of Residence or of the Principal Pl	ace of Busir		00400	Count	y of Reside	ence or of the	Principal Pl	ace of Busin	ness:	l
Mailing Address of Debtor (if different fro	n street add	lress):		Mailir	g Address	of Joint Debt	tor (if differe	nt from stree	et address):	
		Γ	ZIP Code							ZIP Code
Location of Principal Assets of Business D (if different from street address above):	ebtor									
Type of Debtor		Nature	of Business		1	Chapter	of Bankru	tcy Code U	Jnder Whic	h
(Form of Organization)			one box)			the l	Petition is Fi	led (Check	one box)	
(Check one box)		Health Care Bu Single Asset R		dofinad	Chapt		По	1 15 D	ere c D	•,•
Individual (includes Joint Debtors)		n 11 U.S.C. §		defilled	☐ Chapt				etition for Re Main Procee	
See Exhibit D on page 2 of this form.		Railroad			☐ Chapt			Ü	etition for Re	ě
☐ Corporation (includes LLC and LLP)		tockbroker Commodity Br	oker		☐ Chapt				Nonmain Pro	
Partnership		Clearing Bank	okei							
Other (If debtor is not one of the above enti- check this box and state type of entity below		Other						e of Debts		
	´		empt Entity k, if applicable		Debts :	are primarily co		x one box)	□ Debts	are primarily
		Debtor is a tax-	exempt org	anization	defined	1 in 11 U.S.C. §	§ 101(8) as			ess debts.
	u	nder Title 26 ode (the Inter	of the Unite	d States	1	ed by an indivi onal, family, or				
Elling Eq. (Cha		`	nai Revenu		•		•	-		
Filing Fee (Che Full Filing Fee attached	ck one box)	,			one box:	a small busin	Chapter 11 less debtor as		11 U.S.C. §	101(51D).
☐ Filing Fee to be paid in installments (a)	mliaahla ta	individuals on	lw) Must	0	Debtor is					C. § 101(51D).
attach signed application for the court's	considerati	on certifying t	hat the debt			aggregate not	ncontingent l	ianidated de	ebts (excludi	ng debts owed
is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.					to insider	s or affiliates)	are less that	1 \$2,190,000	0.	mg debts owed
Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					Check all applicable boxes:  A plan is being filed with this petition.					
and signed application for the court's consideration, see Official Politi 3B.					Acceptan	ces of the pla	n were solici	ted prepetiti	ion from one	e or more
					classes of	creditors, in				
Statistical/Administrative Information  Debtor estimates that funds will be ava	lable for di	stribution to u	nsecured cre	editors			THIS	SPACE IS F	OR COURT	USE ONLY
☐ Debtor estimates that, after any exempt					es paid,					
there will be no funds available for dist	ribution to 1	unsecured cred	litors.							
Estimated Number of Creditors										
1- 50- 100- 200- 49 99 199 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated Assets	-		_	_			1			
\$0 to \$50,001 to \$100,001 to \$500,00		01 \$10,000,001	\$50,000,001	\$100,000,001						
\$50,000 \$100,000 \$500,000 to \$1 million	to \$10 million	to \$50 million	to \$100 million	to \$500 million	to \$1 billion					
Estimated Liabilities							]			
\$0 to \$50,001 to \$100,001 to \$500,00		01 \$10,000,001			\$500,000,001					
\$50,000 \$100,000 \$500,000 to \$1 million	to \$10 million	to \$50 million	to \$100 million	to \$500 million	to \$1 billion	\$1 billion				

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Page 2 Name of Debtor(s): **Voluntary Petition** Drain, Amie (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Date Filed: Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., have informed the petitioner that [he or she] may proceed under chapter 7, 11, forms 10K and 10Q) with the Securities and Exchange Commission 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition.  $\mathbf{X}$  /s/ Edwin L. Feld July 29, 2008 (Date) Signature of Attorney for Debtor(s) Edwin L. Feld Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in П this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

# B1 (Official Form 1)(1/08)

# **Voluntary Petition**

(This page must be completed and filed in every case)

# Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

## X /s/ Amie Drain

Signature of Debtor Amie Drain

 $\mathbf{X}$ 

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

July 29, 2008

Date

### Signature of Attorney\*

# X /s/ Edwin L. Feld

Signature of Attorney for Debtor(s)

### Edwin L. Feld 6188070

Printed Name of Attorney for Debtor(s)

### Feld & Korrub, LLC

Firm Name

29 South LaSalle Street Suite 328 Chicago, IL 60603

Address

### 312-263-2100 Fax: 312-263-9838

Telephone Number

# July 29, 2008

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

# Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Drain, Amie

### Signatures

# Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

# **Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

v		

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Amie Drain		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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# Official Form 1, Exh. D (10/06) - Cont. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct. Signature of Debtor: //s/ Amie Drain Amie Drain

Date: July 29, 2008

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

# 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

# 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

# Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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### B 201 (04/09/06)

# **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

# Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

# 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

# **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by  $\S$  342(b) of the Bankruptcy Code.

Printed Name of Attorney	Signature of Attorney	Date
Address:		
29 South LaSalle Street		
Suite 328		
Chicago, IL 60603		
312-263-2100		
I (We), the debtor(s), affirm that I (we)	Certificate of Debtor have received and read this notice.	
Amie Drain	X /s/ Amie Drain	July 29, 2008
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
· · · · · · · · · · · · · · · · · · ·	Signature of Joint Debtor (if any)	Date

American General Finance 17818 S. Halsted PO Box 1456 Homewood, IL 60430

Arnold Scott Harris 600 W Jackson Suite 450, PO Box 5625 Chicago, IL 60680

AT&T PO Box 8100 Aurora, IL 60507

Calumet Dermatology 19 River Oaks Dr Calumet City, IL 60409

Capital One Bank PO Box 5294 Carol Stream, IL 60197

CB USA PO Box 8000 Hammond, IN 46325

CBCS PO Box 2334 Columbus, OH 43216

Chase Education Finance 6510 Old Canton Rd Ridgeland, MS 39157

Chicago Dept of Revenue PO Box 88292 Chicago, IL 60680

Comcast PO Box 3002 Southeastern, PA 19398

Consultants in Pathology PO Box 9231 Michigan City, IN 46361

CPA 13355 Noel Road Dallas, TX 75240

Crossing Pointe CBCS 220 Hickory St Warren, PA 16368

Direct Charge 1112 7th Ave Monroe, WI 53566

Forefront Adult and Pediatric Cente 19807 S LaGrange Road Mokena, IL 60448

Great American Finance Co 205 W. Wacker Ste 322 Chicago, IL 60606

HSBC Auto Finance PO Box 17548 Baltimore, MD 21297

HSBC Bank PO Box 5253 Carol Stream, IL 60197

Midnight Velvet 1112 7th Avenue Monroe, WI 53566

MRS Assoc. 3 Executive Campus, Suite 400 Cherry Hill, NJ 08002

Mutual Hospital Services 2525 N Shadeland Ave Indianapolis, IN 46219

NCO 507 Prudential Road Horsham, PA 19044 People First Recoveries 2080 Elm St, SE Minneapolis, MN 55414

Sadar, MD c/o NCO 507 Prudential Rd Horsham, PA 19044

Scott Terry Female Health Assoc 30 E 15th St, Suite 306 Chicago Heights, IL 60411

Seventh Avenue 1112 7th Avenue Monroe, WI 53566-1364

Sir Finance 6140 N Lincoln Avenue Chicago, IL 60659

Sprint PO Box 6419 Carol Stream, IL 60197

St James Anesthesia PO Box 732 Chicago Heights, IL 60412

St James Hospital 1423 Chicago Rd Chicago Heights, IL 60411

T Mobile PO box 742596 Cincinnati, OH 45274

Trackers Inc 1970 Spruce Hills Drive Bettendorf, IA 52722

Verizon Wireless PO Box 25506 Lehigh Valley, PA 18002 Village of University Park c/o MCS Inc PO Box 666 Lansing, IL 60438

Wellgroup Health Partners 333 Dixie Highway Chicago Heights, IL 60411

West Asset Mgmt PO Box 2348 Sherman, TX 75091